

In re **Mark F White,  
Nnika E White**Case No. **14-36232**

Debtors

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Wells Fargo</b> <b>-Crown Checking Account ending in 3821: \$831.03</b> <b>-Savings Account ending in 0233: \$605.04</b> <b>-Savings Account ending in 9736: \$2173.23</b>	J	<b>3,609.30</b>
		<b>Wood Forest Bank:</b> <b>-Checking Account: \$225.75</b>	W	<b>225.75</b>
		<b>Bank of America</b> <b>-Checking Account: \$1044.85</b> <b>-Savings Account: \$121.15</b>	J	<b>1,166.00</b>
		<b>Financial Resources Bank</b> <b>-Checking Account: \$3085.79</b>	H	<b>3,085.79</b>
		<b>Wells Fargo:</b> <b>-Savings Account (joint with older son): \$534.90</b>	J	<b>267.45</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household furniture: Living room set, den, 5 bedroom sets, 6 televisions, misc. kitchen/electronic appliances</b>	J	<b>9,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>Men's and women's clothing</b>	J	<b>2,000.00</b>
7. Furs and jewelry.		<b>Wedding Rings</b>	J	<b>24,500.00</b>
		<b>Everyday woman's jewelry</b>	J	<b>5,000.00</b>

Sub-Total > **49,354.29**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Mark F White,  
Nnika E White**

Case No. **14-36232**

Debtors

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>State Farm Life Insurance Policies (surrender values): (1) Insurance Policy on Mark White: \$417.35 (2) Insurance Policy on Mark Franklin White, II: \$1337.85 (3) Insurance Policy on Marcellus White: \$1022.55</b>	<b>J</b>	<b>2,777.75</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>457(b) with County of Chesterfield</b>	<b>H</b>	<b>14,000.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Law Office of White &amp; Associates - LLC</b>	<b>J</b>	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			

Sub-Total > **16,777.75**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Mark F White,  
Nnika E White**Case No. **14-36232**

Debtors

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2007 Audi A8 (52,000 miles) Value taken from NADA (fair condition: \$19,775.00)</b>	<b>J</b>	<b>17,775.00</b>
		<b>2003 Chevy Suburban (104,000 miles) -Value taken from NADA (fair condition)</b>	<b>J</b>	<b>7,050.00</b>
		<b>1994 Mazda Miata (42,000 miles) -Value taken from NADA (fair condition)</b>	<b>H</b>	<b>3,650.00</b>
		<b>2006 Acura MDX Touring (175,000 miles) -Value taken from NADA (fair condition)</b>	<b>J</b>	<b>6,650.00</b>
		<b>2006 Pace American - Trailer</b>	<b>H</b>	<b>1,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			

Sub-Total > **36,125.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

In re **Mark F White,  
Nnika E White**

Case No. **14-36232**

Debtors

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **102,257.04**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Mark F White,  
Nnika E White**Case No. **14-36232**

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
<b>Wells Fargo</b>	<b>Va. Code Ann. § 34-4</b>	<b>3,609.30</b>	<b>3,609.30</b>
-Crown Checking Account ending in 3821: \$831.03			
-Savings Account ending in 0233: \$605.04			
-Savings Account ending in 9736: \$2173.23			
<b>Wood Forest Bank:</b>	<b>Va. Code Ann. § 34-4 Debtors have two minor children</b>	<b>225.75</b>	<b>225.75</b>
-Checking Account: \$225.75			
<b>Bank of America</b>	<b>Va. Code Ann. § 34-4 Debtors have two minor children</b>	<b>299.00</b>	<b>1,166.00</b>
-Checking Account: \$1044.85			
-Savings Account: \$121.15			
<b>Wells Fargo:</b>	<b>Va. Code Ann. § 34-4 Debtors have two minor children</b>	<b>267.45</b>	<b>534.90</b>
-Savings Account (joint with older son): \$534.90			
<b>Household Goods and Furnishings</b>			
Household furniture: Living room set, den, 5 bedroom sets, 6 televisions, misc. kitchen/electronic appliances	<b>Va. Code Ann. § 34-26(4a)</b>	<b>9,500.00</b>	<b>9,500.00</b>
<b>Wearing Apparel</b>			
Men's and women's clothing	<b>Va. Code Ann. § 34-26(4)</b>	<b>2,000.00</b>	<b>2,000.00</b>
<b>Furs and Jewelry</b>			
Wedding Rings	<b>Va. Code Ann. § 34-26(1a)</b>	<b>24,500.00</b>	<b>24,500.00</b>
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
457(b) with County of Chesterfield	<b>Va. Code Ann. § 34-34</b>	<b>14,000.00</b>	<b>14,000.00</b>
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2007 Audi A8 (52,000 miles)	<b>Va. Code Ann. § 34-4</b>	<b>1,740.70</b>	<b>17,775.00</b>
Value taken from NADA (fair condition: \$19,775.00)	<b>Va. Code Ann. § 34-4 Debtor has two minor children</b>	<b>207.80</b>	
2003 Chevy Suburban (104,000 miles)	<b>Va. Code Ann. § 34-26(8)</b>	<b>7,050.00</b>	<b>7,050.00</b>
-Value taken from NADA (fair condition)			
1994 Mazda Miata (42,000 miles)	<b>Va. Code Ann. § 34-4</b>	<b>3,650.00</b>	<b>3,650.00</b>
-Value taken from NADA (fair condition)			
2006 Pace American - Trailer	<b>Va. Code Ann. § 34-4</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b>Total:</b>		<b>68,050.00</b>	<b>85,010.95</b>

0 continuation sheets attached to Schedule of Property Claimed as Exempt

Fill in this information to identify your case:

Debtor 1 Mark F White

Debtor 2 Nnika E White  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 14-36232  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
1. Fill in your employment information.	Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
	Occupation	<u>Office Manager</u>	<u>Owner</u>
If you have more than one job, attach a separate page with information about additional employers.	Employer's name	<u>Law Office of White &amp; Associates</u>	<u>Law Office of White &amp; Associates</u>
	Employer's address	<u>9101 Midlothian Turnpike #800 Richmond, VA 23235</u>	<u>9101 Midlothian Turnpike, Suite 800 Richmond, VA 23235</u>
How long employed there?		<u>3 years 10 months</u>	<u>10 years</u>

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>3,750.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>3,750.00</u>	\$ <u>0.00</u>

Debtor 1 **Mark F White**  
Debtor 2 **Nnika E White**

Case number (if known) **14-36232**

	For Debtor 1	For Debtor 2 or non-filing spouse	
<b>Copy line 4 here</b> .....	4. \$ <b>3,750.00</b>	\$ <b>0.00</b>	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>780.41</b>	\$ <b>0.00</b>	
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>	
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>	
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>	
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>0.00</b>	
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>	
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>	
5h. Other deductions. Specify: _____	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>780.41</b>	\$ <b>0.00</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>2,969.59</b>	\$ <b>0.00</b>	
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>6,170.00</b>	
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>	
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>	
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>0.00</b>	
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>	
8h. Other monthly income. Specify: <b>Mother helping with children's education</b>	8h.+ \$ <b>0.00</b>	+ \$ <b>750.00</b>	
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>0.00</b>	\$ <b>6,920.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>2,969.59</b>	+ \$ <b>6,920.00</b>	= \$ <b>9,889.59</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____			
		11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ <b>9,889.59</b>	<b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input type="checkbox"/> No.			
<input checked="" type="checkbox"/> Yes. Explain: <b>Nnika White is making several adjustments in her firm to compensate for the increase in payment. She is releasing some of her employees and reducing employee's income in order to increase her own and make the monthly payment.</b>			

Fill in this information to identify your case:

Debtor 1 Mark F White

Debtor 2 Nnika E White  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 14-36232  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:  
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

4

☐ No  
☒ Yes

Son

7

☐ No  
☒ Yes

☐ No  
☐ Yes

☐ No  
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No  
☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,369.70

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 125.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00



Debtor 1 **Mark F White**  
Debtor 2 **Nnika E White**

Case number (if known) **14-36232**

6. <b>Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<u>390.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>75.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>273.00</u>
6d. Other. Specify: _____	6d. \$	<u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$	<u>450.00</u>
8. <b>Childcare and children's education costs</b>	8. \$	<u>1,700.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$	<u>0.00</u>
10. <b>Personal care products and services</b>	10. \$	<u>0.00</u>
11. <b>Medical and dental expenses</b>	11. \$	<u>0.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>225.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<u>0.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$	<u>200.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>177.00</u>
15b. Health insurance	15b. \$	<u>546.00</u>
15c. Vehicle insurance	15c. \$	<u>242.57</u>
15d. Other insurance. Specify: <u>Dental Insurance</u>	15d. \$	<u>100.00</u>
<u>Nnika Term Life Insurance - North Western</u>	\$	<u>188.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<u>640.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: _____	17c. \$	<u>0.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>		18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____		19. \$ <u>0.00</u>
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
21. <b>Other:</b> Specify: _____	21. +\$	<u>0.00</u>
22. <b>Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.		22. \$ <u>7,701.27</u>
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<u>9,889.59</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>7,701.27</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<u>2,188.32</u>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

**United States Bankruptcy Court  
Eastern District of Virginia**

In re **Mark F White**  
**Nnika E White**

Debtor(s)

Case No. **14-36232**  
Chapter **13**

**AMENDED  
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date **April 7, 2015**

Signature **/s/ Mark F White**  
**Mark F White**  
Debtor

Date **April 7, 2015**

Signature **/s/ Nnika E White**  
**Nnika E White**  
Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571